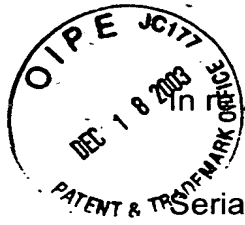


Docket No.: 3350-42  
File No. 1158.41327X00  
Client No.: Moneyweb

PATENT

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#35  
1.20.04



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of  
GANESAN, et al.

Art Unit: TBD

Serial No: 09/749,596

Examiner: TBD

Filed: December 28, 2000

For: TECHNIQUE FOR ELECTRONIC FUNDS ESCROW

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

December 18, 2003

Sir:

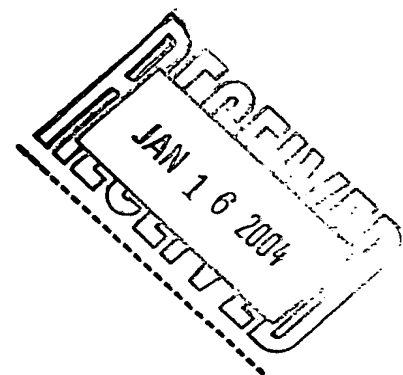
Transmitted herewith is an Information Disclosure Statement in the above-identified application.

☒ No additional fee is required.

☒ Also attached: PTO-1449 Form

The fee (if applicable) has been calculated as shown below:

|                       | NO. OF<br>CLAIMS | HIGHEST<br>PREVIOUSLY<br>PAID FOR | EXTRA<br>CLAIMS | RATE     | FEE |
|-----------------------|------------------|-----------------------------------|-----------------|----------|-----|
| Total Claims          | 20               | 20                                | 0               | x \$18 = | \$0 |
| Independent<br>Claims | 3                | 3                                 | 0               | x \$86 = | \$0 |
| TOTAL FEE DUE         |                  |                                   |                 |          | \$0 |



- ☐ A Credit Card Payment form in the amount of \$0 is attached
- ☒ Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP



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SWC/slk

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



In re Application of :  
GANESAN et al : Group Art Unit: TBD  
Serial No. 09/749,596 : Examiner: TBD  
Filed: December 28, 2000 :  
For: TECHNIQUE FOR ELECTRONIC FUNDS ESCROW

**INFORMATION DISCLOSURE STATEMENT**  
**UNDER 37 CFR 1.97 & 1.98**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

December 18, 2003

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

To the extent necessary, Applicants petition for an extension of time under 37 CFR § 1.136. Please charge any shortage in fees due in connection with the filing of

Docket No. 3350-42  
File No. 1158.41327X00  
Client No. Moneyweb

PATENT

this paper, including extension of time fees, to the Deposit Account No. 01-2135

(Case No. 1158.41327X00) and please credit any excess fees to such Deposit Account.

Respectfully submitted,

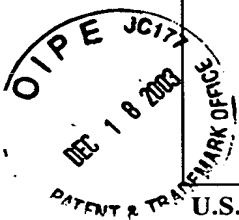
ANTONELLI, TERRY, STOUT & KRAUS, LLP

A handwritten signature in black ink, appearing to read "Sterling W. Chandler", followed by a long horizontal line.

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| Form PTO-1449   | U.S. DEPARTMENT OF COMMERCE<br>PATENT AND TRADEMARK OFFICE | ATTY. DKT. NO.<br>3350-42<br>1158.41327X00 | SERIAL NO.<br>09/749,596 |
| <b>INFORMATION DISCLOSURE STATEMENT<br/>BY APPLICANT</b><br><br>(Use several sheets if necessary) |  | APPLICANT<br>GANESAN, et al.               |                          |
|   |  | FILING DATE<br>December 28, 2000           | GROUP                    |

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| AA               | 2001/0037295    | 11-1-01  | Olsen           |       |          |             |
| AB               | 6,311,170       | 10-30-01 | Embrey          |       |          |             |
| AC               | 5,220,501       | 6-15-93  | Lawlor, et al.  |       |          |             |
| AD               | 5,978,780       | 11-2-99  | Watson          |       |          |             |
| AE               | 5,383,113       | 1-17-95  | Kight, et al.   |       |          |             |
| AF               | 6,188,994       | 2-13-01  | Egendorf        |       |          |             |
| AG               | 5,699,528       | 12-16-97 | Hogan           |       |          |             |
| AH               | 5,794,221       | 8-11-98  | Egendorf        |       |          |             |
| AI               | 5,920,847       | 7-6-99   | Kolling, et al. |       |          |             |
| AJ               | 5,420,405       | 5-30-95  | Chasek          |       |          |             |
| AK               | 5,974,146       | 10-26-99 | Randle, et al.  |       |          |             |
| AL               | 4,823,264       | 4-18-89  | Deming          |       |          |             |

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| Examiner Initial | Document Number | Date | Country | Class | Subclass | Translation /Abstract |    |
|------------------|-----------------|------|---------|-------|----------|-----------------------|----|
|                  |                 |      |         |       |          | Yes                   | No |
| AM               |                 |      |         |       |          |                       |    |
| AN               |                 |      |         |       |          |                       |    |
| AO               |                 |      |         |       |          |                       |    |
| AP               |                 |      |         |       |          |                       |    |
| AQ               |                 |      |         |       |          |                       |    |
| AR               |                 |      |         |       |          |                       |    |
| AS               |                 |      |         |       |          |                       |    |
| AT               |                 |      |         |       |          |                       |    |

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| AV              | J. Lenhart, Happy Holidays, High-Tech Style: Sending Cards Over the Internet Gains Popularity, The Washington Post, December 20, 1998.   |
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| AY              |  |
| AZ              |  |
| Examiner        |  |
| Date Considered |  |

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3350-42  
1158.41327X00SERIAL NO.  
09/749,596INFORMATION DISCLOSURE STATEMENT  
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GANESAN, et al.FILING DATE  
December 28, 2000

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| AA               | 6,098,053       | 8-1-00   | Slater             |       |          |             |
| AB               | 6,032,133       | 2-29-00  | Hilt, et al.       |       |          |             |
| AC               | 6,173,269       | 1-9-01   | Solokl, et al.     |       |          |             |
| AD               | 5,870,718       | 2-9-99   | Spector            |       |          |             |
| AE               | 5,555,496       | 9-10-96  | Tackbary, et al.   |       |          |             |
| AF               | 6,240,397       | 5-29-01  | Sachs              |       |          |             |
| AG               | 6,288,319       | 9-11-01  | Catona             |       |          |             |
| AH               | 6,138,106       | 10-24-00 | Walker, et al.     |       |          |             |
| AI               | 6,175,823       | 1-16-01  | Van Dusen          |       |          |             |
| AJ               | 5,710,889       | 1-20-98  | Clark, et al.      |       |          |             |
| AK               | 5,025,373       | 6-18-91  | Keyser, Jr, et al. |       |          |             |
| AL               | 6,029,150       | 2-22-00  | Kravitz            |       |          |             |

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| Examiner Initial | Document Number | Date | Country | Class | Subclass | Translation /Abstract |    |
|------------------|-----------------|------|---------|-------|----------|-----------------------|----|
|                  |                 |      |         |       |          | Yes                   | No |
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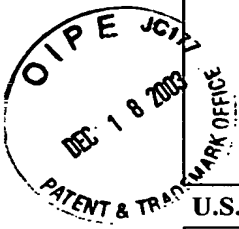
## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

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|   |  | FILING DATE<br>December 28, 2000           | GROUP                    |

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| AB               | 5,504,677       | 4-2-96   | Pollin           |       |          |             |
| AC               | 5,727,249       | 3-10-98  | Pollin           |       |          |             |
| AD               | 5,873,072       | 2-16-99  | Kight, et al.    |       |          |             |
| AE               | 5,884,288       | 3-16-99  | Chang, et al.    |       |          |             |
| AF               | 5,966,698       | 10-12-99 | Pollin           |       |          |             |
| AG               | 5,920,848       | 7-6-99   | Schutzer, et al. |       |          |             |
| AH               | 5,465,206       | 11-7-95  | Hilt, et al.     |       |          |             |
| AI               | 5,336,870       | 8-9-94   | Hughes, et al.   |       |          |             |
| AJ               | 5,326,959       | 7-5-94   | Perazza          |       |          |             |
| AK               | 5,283,829       | 2-1-94   | Anderson         |       |          |             |
| AL               |                 |          |                  |       |          |             |

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| AR               |                 |      |         |       |          |                       |    |
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